



### Flood After Fire: The Increased Risk

Floods are the most common and costly natural hazard in the nation. After a wildfire, the flood risk increases significantly. **The time to buy flood insurance is now.** Residents and business owners need to protect their homes and assets from the devastating financial losses from a flood, especially after a wildfire, before the next weather event occurs.

#### WILDFIRES

Large-scale wildfires dramatically alter the terrain and ground conditions. Normally, vegetation absorbs rainfall, reducing runoff. However, wildfires leave the ground charred, barren, and unable to absorb water, creating conditions ripe for flash flooding and mudflow. Flood risk remains significantly higher until vegetation is restored—up to 5 years after a wildfire. Flooding after a fire is often more severe, as debris and ash left from the fire can form mudflows. As rainwater moves across charred and denuded ground, it can also pick up soil and sediment and carry it in a stream of floodwaters. This can cause more significant damage.

Residents and business owners are urged to purchase flood insurance **now** to assure financial protection from flooding. By law, there is a 30-day waiting period from the date of purchase until the flood insurance coverage takes effect with very few exceptions:

- the purchase of insurance is in connection with the extension, or renewal of a loan;
- the initial purchase is in connection with a revision or update to a Flood Insurance Rate Map and within 13 months of the revision or update; and
- FEMA determines that the property covered by the policy is affected by flooding on Federal land that is a result of, or exacerbated by, post-wildfire conditions.

\*Ask your insurance agent about these exceptions.

#### REDUCE YOUR RISK

A flood does not have to be a catastrophic event to bring high out-of-pocket costs, and you do not have to live in a high-risk flood area to suffer flood damage. Around twenty percent of flood insurance claims occur in moderate-to-low risk areas. Property owners should remember to:

- **Buy Flood Insurance.** Most standard homeowner's policies do not cover flood damage. Flood insurance is affordable, and important to protecting your investment. An average flood policy costs around \$890 a year, and rates start at less than \$516 a year for homes in moderate- to low-risk areas.

- **Prepare Now.** Gather supplies in case of a storm, strengthen your home against damage, and review your insurance coverages. No flood insurance? Remember: it typically takes 30 days for a new flood insurance policy to go into effect, so get your policy now.
- **Plan Ahead.** Plan evacuation routes. Keep important papers in a safe, waterproof place. Conduct a home inventory; itemize and take pictures of possessions and the inside and outside of your home.

For more information about flood insurance, please call your insurance agent or contact the **National Flood Insurance Program Call Center (NFIP)** at **1-800-621-3362** for information about the **NFIP** or questions about an existing policy.

Visit the **National Flood Insurance Program** at [www.fema.gov/national-flood-insurance-program](http://www.fema.gov/national-flood-insurance-program) to learn more about flood risk and flood insurance.